

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-24434-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alfredo F. Chao
279 Highland Avenue
Wood Ridge, NJ 07075

Chris Anne Chao
279 Highland Avenue
Wood Ridge, NJ 07075

Social Security No.:
xxx-xx-0996

xxx-xx-9681

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 24, 2019.

On 5/14/20 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: June 18, 2020
Time: 08:30 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 15, 2020
JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Alfredo F. Chao
Chris Anne Chao
DebtorsCase No. 18-24434-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 185Page 1 of 3
Total Noticed: 50

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db/jdb
cr +Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523
+City of Union City, Joel R. Glucksman, Esq., Scarinci & Hollenbeck,
1100 Valley Brook Avenue, PO Box 790, Lyndhurst, NJ 07071-0790
cr +Kohl's, Attn: Beckett and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr +Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer, Stern, Lavinthal & Frankenberg, LLC,
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr +U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC,
10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
517652824 +Active Orthopedic & Sports Medicine, attn: BILLING, 440 Old Hook Rd.,
Emerson, NJ 07630-1331
517652826 +Ashwood Fin, 1303 Stadium Ave, Indianapolis, IN 46202
517678011 +City of Union City, c/o Joel R. Glucksman, Esq., Scarinci & Hollenbeck, LLC,
1100 Valley Brook Avenue, Lyndhurst, NJ 07071-3620
517652832 +DVMC Association Manager, PO Box 470727, Celebration, FL 34747-0727
517652834 Ditech, 345 St. Peter Street, Paul, MN 55102
517781023 Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517652836 +Hackensack Foot and Ankle Center, 24 Bergen St. Ste. 1, Hackensack, NJ 07601-5461
517863681 Kohl's, c/o Beckett and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517703916 LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, Nationstar Mortgage LLC d/b/a Mr. Cooper,
Attn: Bankruptcy Department, PO Box 6190, Dallas, TX 75261-9741
517652840 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517652842 +North Hudson Sewerage Authority, 1600 Adams St., Hoboken, NJ 07030-2304
517652843 +PSE&G Co., PO Box 14444, New Brunswick, NJ 08906-4444
517652844 QVC Inc. Easy Pay, Customer Service, 1200 Wilson Drive at Studio Park,
West Chester, PA 19380
517704344 +SANTANDER CONSUMER USA, P.O. Box 961245, Fort Worth, TX 76161-0244
517956799 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
517652845 +Santander, Po Box 961245, Fort Worth, TX 76161-0244
518520091 Selene Finance LP as servicer for, VRMTG Asset Trust, Attn: Cashiering Dept.,
P.O. Box 71243, Philadelphia, PA 19176-6243
518330496 +Selene Financial LP, 9990 Richmond Avenue, Suite 400 South, Houston, Texas 77042-4546
518330497 +Selene Financial LP, 9990 Richmond Avenue, Suite 400 South, Houston, Texas 77042,
Selene Financial LP, 9990 Richmond Avenue 77042-4546
517652847 Sheraton Vistana Villages Resort Villas,, 2401 International Dr., Orlando, FL 32821
517652851 +Spring OB/GYN, PC, PO Box 14099, Belfast, ME 04915-4034
517652852 +State of New Jersey - Department of the Treas, Division of Taxation, PO box 1018,
Moorestown, NJ 08057-0018
518809989 +U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC,
10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517724543 +VSE Vistana Villages, Inc., 9002 San Marco Court, Orlando, FL. 32819-8600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2020 22:52:00 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2020 22:51:58 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517652825 +E-mail/Text: bankruptcy@acbhq.com May 15 2020 22:51:31 American Cb, 1200 N Federal Hwy,
Boca Raton, FL 33432-2803
517768361 E-mail/PDF: resurgentbknofications@resurgent.com May 15 2020 22:58:20
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
517652827 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 15 2020 22:58:11 Cap One,
Po Box 85015, Richmond, VA 23285-5075
517725228 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 15 2020 22:58:52
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517652828 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 15 2020 22:51:43 Cb/Avenue, Po Box 182789,
Columbus, OH 43218-2789
517652829 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 15 2020 22:51:43 Cb/Vicscrt,
220 W Schrock Rd, Westerville, OH 43081-2873
517652831 +E-mail/PDF: creditonebknofications@resurgent.com May 15 2020 22:58:17 Creditonebnk,
Po Box 98872, Las Vegas, NV 89193-8872
517652833 E-mail/Text: mrdiscen@discover.com May 15 2020 22:51:12 Discoverbank, Pob 15316,
Wilmington, DE 19850
517760213 +E-mail/PDF: EBN.AIS@AMERICANINFOSOURCE.COM May 15 2020 23:09:59 Directv, LLC,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517663227 E-mail/Text: mrdiscen@discover.com May 15 2020 22:51:12 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517652837 +E-mail/Text: sbse.cio.bnc.mail@irs.gov May 15 2020 22:51:29 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-2

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Total Noticed: 50

Date Rcvd: May 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517726390 E-mail/PDF: resurgentbknofications@resurgent.com May 15 2020 22:58:19
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517652841 +E-mail/Text: NCI_banknotify@ncirm.com May 15 2020 22:51:08 Nationwide Credit, Inc.,
PO Box 14581, Des Moines, IA 50306-3581
517850612 +E-mail/Text: bankruptcy@pseg.com May 15 2020 22:50:36 PSE&G, Attn: Bankruptcy Dept.,
PO Box 490, Cranford NJ 07016-0490
517766023 E-mail/Text: bnc-quantum@quantum3group.com May 15 2020 22:51:51
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517652848 +E-mail/Text: newyork.bnc@ssa.gov May 15 2020 22:52:16 Social Security Administration,
Mid-Atlantic Program Service Center, 300 Spring Garden St., Philadelphia, PA 19123-2992
517652850 +E-mail/Text: newyork.bnc@ssa.gov May 15 2020 22:52:16 Social Security Administration,
935 ALLWOOD RD, Clifton, NJ 07012-1997
517652849 +E-mail/Text: newyork.bnc@ssa.gov May 15 2020 22:52:16 Social Security Administration,
Office of the General Counsel, Region II, 26 Federal Plaza, Room 3904,
New York, NY 10278-4199
517652853 +E-mail/Text: bankruptcydepartment@tsico.com May 15 2020 22:52:26 Transworld Systems, Inc.,
500 Virginia Dr. Ste. 514, Fort Washington, PA 19034-2733

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517652830 Collbureau
517652835 Erc
517652838 Jeffcapsys
517652839 Kohls/Cap1
517652846 Sheraton Vista Villages
518520092* Selene Finance LP as servicer for, VRMTG Asset Trust, Attn: Cashiering Dept.,
P.O. Box 71243, Philadelphia, PA 19176-6243

TOTALS: 5, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor VRMTG Asset Trust NJECFMAIL@mwcl-law.com,
nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of
America National Association, as Trustee, successor by ewassall@logs.com,
njbankruptcyntifications@logs.com
Francis T. Tarlecki on behalf of Creditor VRMTG Asset Trust Njecfmail@mwcl-law.com,
ftarlecki.kashlaw@gmail.com
Javier L. Merino on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com,
notices@dannlaw.com;mdann@dannlaw.com;bfflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.d
ocketbird.com;Amy@DannLaw.com
Javier L. Merino on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com,
notices@dannlaw.com;mdann@dannlaw.com;bfflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.d
ocketbird.com;Amy@DannLaw.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as
servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of
America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com
Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@sh-law.com,
rjoyce@sh-law.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Marie-Ann Greenberg magecf@magtrustee.com
Marisa Myers Cohen on behalf of Creditor Selene Financial LP ecfmail@ecf.courtdrive.com,
jhillier@mwc-law.com
Melissa S DiCerbo on behalf of Creditor Selene Financial LP nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor VRMTG Asset Trust rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, not in its
individual capacity but solely as Owner Trustee for VRMTG Asset Trust. rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
Shauna M Deluca on behalf of Creditor U.S. Bank Trust National Association sdeluca@rasflaw.com
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for
U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National
Association, as Trustee, Successor by Merger to smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17